

**From:** WRBELL2@aol.com on 03/27/2005 07:10:31 PM

**Subject:** Truth in Lending

Comments: Please DO NOT relax the rules and regulations of TITLE 15 Section 1632 and 1637 of regulation Z -open end or revolving credit lines of the Truth in lending Act.

as a concerned consumer, I recommend that Reg. Z remains as is and should not be changed. I want to remain protected!

The Following:

Require a Schumer Box, which discloses abb. credit-card pricing terms on credit-card solicitations, on the final agreement after a credit card is issued. This way, the consumer will be able to see if they are actually being charged the same rates and fees as they thought.

Require the lender to issue a simplified table in the change in terms notice, showing pricing before and after the change.

Sincerely,  
your concerned consumer  
Wendy Bell